

Dear Consumer,

Some people spend up to a quarter of their income each year on insurance, yet many don't know much about their insurance policies other than their premium cost. Sadly, many people find out that their insurance coverage is not what they expected when it comes time for them to file a claim.

Most people want the security insurance brings, but many do not understand where their money goes. To help you become more educated on the topic of insurance, the Department of Insurance offers many publications and knowledgeable consumer affairs staff to answer your questions. The Department of Insurance works to balance your needs as an insurance consumer with the insurance industry's need to run a competitive business.

Feedback from people like you helps the Department in monitoring the insurance industry. I encourage you to contact us if you have a conflict with an insurance agent or company that you can't seem to resolve.

Please feel free to contact us if you have further questions about what the Department can do for you.

Sincerely,

Jim Donelon  
Commissioner of Insurance  
State of Louisiana



## Louisiana Department of Insurance

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# Department of Insurance



How can  
we  
help  
you?

James J. Donelon  
Commissioner of Insurance  
State of Louisiana

## What is the Department of Insurance?

The Department of Insurance is a state agency created by the Louisiana Legislature and headed by a statewide elected Commissioner of Insurance. One of the major functions of the Department is to make sure you get the insurance coverage you are paying for. The Department constantly monitors and regulates the insurance industry to ensure your insurance will be there when you need it.

## How does the Department regulate the insurance industry?

The licensing process is the key way the Department of Insurance regulates insurers. To write insurance in the state, an insurance company must file an application with the Department of Insurance requesting permission to write specific kinds of insurance under specific guidelines. Background checks are done on the people involved in the company to make sure they meet the high standards the Department has set for the insurance industry.

The Licensing and Compliance Division of the Department of Insurance takes care of licensing both companies and agents. To remain in business, companies must file quarterly and annual reports for review by the Department.

## When do I contact the Department of Insurance?

The Department of Insurance can help you verify information about an insurance company or producer. You can also contact the Department when you have a problem or question you can't resolve with an insurance producer or company. In 2012, the Department assisted consumers in receiving more than \$6.4 million in additional insurance payments stemming from consumer complaints. The Department can also assist you when you want to report insurance fraud.

## Who at the Department can help me?

The Department of Insurance has four consumer protection divisions to assist you with your insurance needs. Just call the nationwide toll-free number, 1-800-259-5300, or (225) 342-5900.

**The Property and Casualty (P&C) Division** can help you with auto and property insurance problems. The staff can also answer questions about other P&C lines, such as workers' compensation and commercial insurance.

**Example:** You file an auto claim under your collision insurance when you hit a tree. You are upset because the company won't pay for a rental car, wants to have the car fixed at one specific shop and wants to use aftermarket parts. You can call our Property and Casualty Division to learn whether you should file a complaint against the company.

**The Office of Health Insurance** can help you with questions or problems with your health insurance. It can also help if you need assistance in choosing a health insurance company.

**Example:** Your family needs health insurance. Shop around and choose two or three possible health insurance plans, then call our Office of Health Insurance with any questions you may have about those plans.

**The Life and Annuity Division** can help with questions about life insurance, long-term care insurance and annuities.

**Example:** A family needs information on a deceased person's life insurance policy bought in Louisiana. Go to our website or call our Life and Annuity Division to get a life insurance search form. The completed form activates a confidential process that searches the files of all life insurance companies in the state. If a company finds the requested policy, it notifies the family.

**The Office of Consumer Advocacy** can help you by serving as your advocate when you need to request assistance from the Department and ensuring that your rights as an insurance consumer have not been violated. Consumer Advocacy works with the other consumer protection divisions at the Department to answer consumer questions, disseminate informational brochures and report any violation of rules, regulations or laws of those entities regulated by the Department to the appropriate official within the Department.

The Senior Health Insurance Information Program (SHIIP) can help you with questions you or your family have about Medicare and senior-related health insurance issues, including the Medicare Prescription Drug Program.



### Frequently Used Phone Numbers

General Information:	800.259.5300 or 225.342.5900
Senior Health (SHIIP):	225.342.5301
Agents Licensing:	225.342.0806
Company Licensing:	225.342.1251
Insurance Rating:	225.342.5203
Property & Casualty:	225.342.1258
Life & Annuity:	225.342.1226
Office of Health:	225.219.4770
Consumer Advocacy:	225.219-0619

### Reporting Insurance Fraud

If you strongly suspect that an agent or company is engaging in fraudulent activity, contact our Fraud Division at 225.342.4956.

All information given to the fraud investigator who takes your call will be kept strictly confidential.